

Form finmgtc

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 17-22202-JNP
Chapter: 13
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ernest M. Howard
21 Morning Glory Ct
Egg Harbor Township, NJ 08234-5972

Social Security No.:

xxx-xx-4759

Employer's Tax I.D. No.:

**NOTICE OF FAILURE TO FILE DEBTOR'S CERTIFICATION OF COMPLETION
OF INSTRUCTIONAL COURSE CONCERNING FINANCIAL MANAGEMENT**

To receive a discharge each individual debtor must participate in a personal financial management course. The course provider may file a Certificate of Debtor Education, or the debtor must file a *Debtor's Certification of Completion of Instructional Course Concerning Financial Management* (Official Form B23) proving compliance with the financial management course requirement for discharge (each debtor in a joint case must file a separate Certification). The Certification must be filed by:

Chapter 13: [No Later than the date you make the last payment under your plan.]

To date the court has not received the above document from the debtor(s), nor has it received a Certificate of Debtor Education from a course provider. If the court does not receive the document(s) within the time frame set forth above, your case will be closed without entry of the discharge. If the case is closed without entry of the discharge you must file a Motion To Reopen to allow for the filing of the document(s) and pay the applicable filing fee.

Dated: September 25, 2017

JAN: admi

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 2
 United States Bankruptcy Court
 District of New Jersey

In re:
 Ernest M. Howard
 Debtor

Case No. 17-22202-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: finmgtc

Page 1 of 1
 Total Noticed: 3

Date Rcvd: Sep 25, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 27, 2017.

db Ernest M. Howard, 21 Morning Glory Ct, Egg Harbor Township, NJ 08234-5972

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 25 2017 23:19:49 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 25 2017 23:19:46 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 27, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 25, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor The Bank of New York Mellon dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Denise E. Carlon on behalf of Creditor C/O Bank Of America THE BANK OF NEW YORK MELLON FKA THE
 BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWALT, INC., ALTERNATIVE LOAN
 TRUST 2006-OA10 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-OA10 dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
 Jason Brett Schwartz on behalf of Creditor BMW Bank of North America
 jschwartz@mesterschwartz.com
 Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC as servicing agent for
 THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK as successor in interest to JP Morgan
 Chase Bank, N.A. as Trustee for Structured Asset Mortgage Inv cmecf@sternlav.com
 Kyle Francis Eingorn on behalf of Creditor McCormick 106, LLC keingorn@dbblegal.com
 Laura M. Egerman on behalf of Creditor The Bank of New York Mellon bkyecf@rasflaw.com,
 bkyecf@rasflaw.com;legerman@rasnj.com
 Linda S. Fossi on behalf of Creditor PCII REO LLC lfossi@zeitlawfirm.com,
 gzeit@zeitlawfirm.com;cdillon@zeitlawfirm.com;rzeit@zeitlawfirm.com
 Michael E. Brown on behalf of Creditor McCormick 106, LLC mbrown@dbblegal.com
 Steven A. Silnutzer on behalf of Debtor Ernest M. Howard stevenasil2000@yahoo.com,
 G28047@notify.cincompass.com
 U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11